



1. JOB TITLE: **Underwriting Assistant**

Primary Location : Tanzania, United Republic of-Dar es Salaam-Dar es Salaam

Organization : International Insurance Business

Job Type : Permanent

Shift: Day Job

Contract Type: Full-time

Unposting Date: 11-06-2022

Number of Openings: 1

Job purpose

The job holder is responsible for reviewing proposal forms, verifying client's data, assessing the proposed risk within set standards, counterchecking the terms of the policy as well as reviewing the conditions of the policy. The position reports to the Assistant Underwriting Manager.

Key Responsibilities

1. Assess the proposed risk within set standards
2. Keep detailed and accurate records of policies underwritten and decisions made
3. Review proposal forms
4. Release policy documents, endorsements, valuation report to clients
5. Communicate with clients on the renewal terms
6. Maintain high standards of customer service - responding to clients enquiries; (walk-in clients, telephone and emails)

7. Liaise with intermediaries and direct clients on issues relating to their policies
8. Apply the credit control policy by ensuring that debit/credit notes raised are mailed and that they reach the clients/intermediaries within the shortest time possible for timely premium payment.
9. Issue policy documents of general business
10. Making follow ups for renewals from clients and agents via email, phone calls
11. Performing other duties as assigned by the supervisor

Key Performance Measures

- Renewal retention ratio
- Claims ratio
- Customer turnaround time
- Compliance to underwriting standards

Working Relationships

Internal Relationships:

- Accountable to the Assistant Underwriting Manager
- Required to liaise and work closely with all other departments as may be necessary

External Relationships:

- Britam customers
- Insurance sector players

Knowledge, experience and qualifications required

1. Bachelor's degree (insurance option preferred)
2. At least one year of experience in the insurance industry
3. Experience in customer, market and competitor understanding
4. Knowledge of insurance regulatory requirements
5. Knowledge of Britam products

Essential Competencies

1. **Learning and Researching:** Rapidly learns new tasks and commits information to memory quickly; demonstrates an immediate understanding of newly presented

information; gathers comprehensive information to support decision making at management level; learns from successes and failures and seeks colleague and customer feedback.

2. **Working with People:** Shows respect for the views and contributions of other team members; shows empathy; listens, supports and cares for others; consults others and shares information and expertise with them; builds team spirit and reconciles conflict; adapts to the team and fits in well.
3. **Applying Expertise and Technology:** Applies specialist and technical expertise; uses technology to achieve work objectives; develops job knowledge and expertise (theoretical and practical) through continual professional development; demonstrates an understanding of different organisational departments and functions.
4. **Delivering Results and Meeting Customer Expectations:** Focuses on customer needs and satisfaction; exhibits high standards for quality and quantity; monitors and maintains own quality and productivity; works in a systematic, methodical and orderly way; consistently achieves projects goals.
5. **Following Instructions and Procedures:** Follows procedures and policies; keeps to schedules; arrives punctually for work and meetings; demonstrates commitment to the organisation; complies with legal obligations and safety requirements of the role.
6. **Adhering to Principles and Values:** Upholds ethics and values; demonstrates integrity; accepts diversity; display individual responsibility towards the community and the environment; models the organisational values during every day interactions.

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2. JOB TITLE: **Country Operations Manager**

Primary Location : Tanzania, United Republic of-Dar es Salaam-Dar es Salaam

Organization : International Insurance Business

Job Type : Permanent

Shift : Day Job

Contract Type : Full-time

Unposting Date : 30-06-2022

Number of Openings : 1

Job purpose

The role holder will be responsible for providing leadership for underwriting, claims, and other areas of general management and ensure delivery of service that meets customer expectations. The role will report to the Chief Executive Officer.

Key responsibilities

1. In liaison with the Underwriting Manager, ensure that the underwriting policies reflect the country's strategic risk management framework and are observed at all times;
2. In liaison with the Claims Manager, ensure that the claims policies reflect the company's strategic risk management framework and are observed at all times;
3. Ensure that the company meets operations efficiency in claims and underwriting procedures;
4. Carry out market intelligence to ensure the company is in tandem with industry trends and adopts pricing mechanisms that ensure profitability;
5. Put in place control mechanisms that enable a measure of service satisfaction by agents, brokers, customers and the regulator;
6. Put in place standards for interdepartmental service level agreements that will improve the company's service ratings;
7. Set and monitor operational budgets;
8. Ensure that service to customers and procedures meets their expectations
9. Manage key relationships with clients, intermediaries and service providers in the market;
10. In liaison with the Underwriting Manager ensure that the company has in place a robust and optimal reinsurance program
11. Ensure the establishment and management of a versatile risk survey function
12. Perform any other duties as may be assigned from time to time; and
13. Deliver on performance requirements as defined in the departments' strategy map, balanced scorecard and Personal Scorecard.
14. Performing other tasks as assigned by the supervisor.

Key Performance Measures

- Risk and control self-assessment score
- Customer turnaround time
- Percentage of staff achieving targets
- Key talent retention
- Percentage of processes re-engineered
- Customer Retention & Renewal retention

Working Relationships

Internal Relationships:

- Accountable to Chief Executive Officer.
- Responsible for the staff who work under this position
- Required to liaise and work closely with the other staff members across the business.

External Relationships:

- Britam customers.
- Insurance sector players (Insurance companies, reinsurers, reinsurance brokers, loss adjusters, investigators and garages).
- Intermediaries (Brokers, Agents & Banks)
- Regulatory Authorities (TIRA, TRA and other government agencies)

Knowledge, experience and qualifications required

1. Relevant Bachelor's Degree; MBA is an added advantage.
2. Professional qualification in Insurance (ACII) or equivalent
3. 10 years' experience, 4-5 of which should be in a managerial capacity in a busy environment. Commercial and general management experience in a company of approximately similar size or larger
4. Extensive experience in ensuring operational risks are identified and managed.
5. Significant experience in process mapping and restructuring to obtain optimal operations with a focus on cost containment.
6. A deep understanding of leveraging technology and processes to standardise operations, reducing turn-around times on all key business processes.
7. A demonstrated track record in optimising operations to enhance the overall customer experience at all customer contact points.

Essential Competencies

1. **Deciding and Initiating Action:** Ensures, key organisational objectives are met, takes responsibility for decisions, actions, projects and people while focussing on achievement of strategic results; takes initiative and works under own direction; initiates and generates activity; makes quick, clear decisions with limited information available which may include tough choices or considered risks; decisions and actions takes into account possible impact on all parts of the business.
2. **Leading and Supervising:** Provides the business with a clear direction based on the overall strategic intent of the organisation; motivates and empowers others with a clear sense of purpose; creates a positive organisational climate that fosters learning and development; acknowledge high potential talent; sets and articulates the vision and values through own personal behaviour.

3. **Relating and Networking:** Easily establishes, as well as assists others in building good relationships with customers and staff across all departments, inside and outside of the organisation; relates well to people at all levels; facilitates the resolutions of conflict and manages disagreements with tact and diplomacy.
4. **Persuading and Influencing:** Gains clear agreement and commitment from others by persuading, convincing and negotiating to the benefit of the organisation, promote the organisational strategy during conversations; makes effective use of political processes to influence and persuade others; promotes ideas on behalf of oneself, the department or the organisation; makes a strong personal impact on others; takes care to manage the organisation's impression and brand on others.
5. **Formulating Strategies and Concepts:** Works strategically to realise organisational goals; sets and develops organisational strategies; identifies, develops positive and compelling visions of the organisation's future potential; takes account of a wide range of issues across, and related to, the organisation; encourage others to take a strategic and long term view in terms of the organisation's future; communicates the organisational strategy, vision and objectives effectively across all levels of the organisation.

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